

Fill in this information to identify the case:

4

Debtor 1	Mary Giesin
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Western
	District of Pennsylvania (State)
Case number	19-20451-CMB

**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor:	U.S. Bank National Association, not in its individual capacity, but solely as Trustee for RMTF Trust, Series 2021 Cottage-TT-V	Court claim no. (if known): 5-2
Last 4 digits of any number you use to identify the debtor's account:	2561	
Property address:	3519 Foster Rd	
Number	Street	
McKeesport	PA	15131
City	State	ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 05 / 01 / 2024  
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_

c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:   /  /    
MM / DD / YYYY

Debtor 1 **Mary Giesin** Case number (if known) **19-20451-CMB**  
First Name Middle Name Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Lauren M. Moyer

Signature

Date 07 / 17 / 2024

Print **Lauren M. Moyer** Title \_\_\_\_\_  
First Name Middle Name Last Name

Company **Friedman Vartolo LLP**

If different from the notice address listed on the proof of claim to which this response applies:

Address **1325 Franklin Avenue, Suite 160**  
Number **1325** Street **Franklin Avenue**  
**Garden City** **NY** **11530**  
City State ZIP Code

Contact phone **(212) 471 - 5100** Email **bankruptcy@friedmanvartolo.com**

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

-----X  
IN RE:  
Mary Giesin  
Debtor.

: CASE NO.: 19-20451-CMB  
: CHAPTER: 13  
: HON. JUDGE.: Carlota M. Bohm  
:  
:  
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**CERTIFICATE OF SERVICE**

I, Lauren M. Moyer, certify that on July 17, 2024 I caused to be served a true copy of the annexed **RESPONSE TO NOTICE OF FINAL CURE** by mailing by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

By: /s/ Lauren M. Moyer  
FRIEDMAN VARTOLO LLP  
1325 Franklin Avenue, Suite 160  
Garden City, New York 11530  
T: (212) 471-5100  
F: (212) 471-5150

**SERVICE LIST**

**Mary Giesin**  
3519 Foster Road  
McKeesport, PA 15131  
*Debtor*

**Brian C. Thompson**  
Thompson Law Group, P.C.  
301 Smith Drive  
Suite 6  
Cranberry Township, PA 16066  
*Debtor's Attorney*

**Ronda J. Winnecour**  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
*Trustee*

**Office of the United States Trustee**  
1000 Liberty Avenue  
Suite 1316  
Pittsburgh, PA 15222  
*U.S. Trustee*